

<b>FORM B1</b>		<b>United States Bankruptcy Court</b> <b>Northern District of California</b>		<b>Voluntary Petition</b>																
Name of Debtor (if individual, enter Last, First, Middle): <b>Marc, Janice Ellen</b>			Name of Joint Debtor (Spouse) (Last, First, Middle):																	
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): <b>DBA Dennis Marc Dairy; DBA Cheese Express</b>			All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):																	
Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): <b>xxx-xx-5701</b>			Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all):																	
Street Address of Debtor (No. & Street, City, State & Zip Code): <b>2395 Delaware Avenue, #154</b> <b>Santa Cruz, CA 95060</b>			Street Address of Joint Debtor (No. & Street, City, State & Zip Code):																	
County of Residence or of the Principal Place of Business: <b>Santa Cruz</b>			County of Residence or of the Principal Place of Business:																	
Mailing Address of Debtor (if different from street address):			Mailing Address of Joint Debtor (if different from street address):																	
Location of Principal Assets of Business Debtor <b>104 Bronson Street,</b> (if different from street address above): <b>Santa Cruz, CA 95062</b>																				
<b>Information Regarding the Debtor (Check the Applicable Boxes)</b>																				
<b>Venue</b> (Check any applicable box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.																				
<b>Type of Debtor</b> (Check all boxes that apply) <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other _____ <input type="checkbox"/> Clearing Bank			<b>Chapter or Section of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box) <input type="checkbox"/> Chapter 7 <input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding																	
<b>Nature of Debts</b> (Check one box) <input type="checkbox"/> Consumer/Non-Business <input checked="" type="checkbox"/> Business			<b>Filing Fee</b> (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only.) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.																	
<b>Chapter 11 Small Business</b> (Check all boxes that apply) <input checked="" type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)																				
<b>Statistical/Administrative Information</b> (Estimates only) <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.					THIS SPACE IS FOR COURT USE ONLY															
Estimated Number of Creditors <table style="width: 100%; text-align: center;"> <tr> <td>1-15</td> <td>16-49</td> <td>50-99</td> <td>100-199</td> <td>200-999</td> <td>1000-over</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>						1-15	16-49	50-99	100-199	200-999	1000-over	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
1-15	16-49	50-99	100-199	200-999		1000-over														
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>														
Estimated Assets <table style="width: 100%; text-align: center;"> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>More than \$100 million</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>					\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million													
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>													
Estimated Debts <table style="width: 100%; text-align: center;"> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>More than \$100 million</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>					\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million													
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>													

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): <b>Marc, Janice Ellen</b> <div style="text-align: right;"><b>FORM B1, Page 2</b></div>	
<b>Prior Bankruptcy Case Filed Within Last 6 Years</b> (If more than one, attach additional sheet)			
Location Where Filed: <b>- None -</b>		Case Number:	Date Filed:
<b>Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor</b> (If more than one, attach additional sheet)			
Name of Debtor: <b>- None -</b>		Case Number:	Date Filed:
District:		Relationship:	Judge:

  

<b>Signatures</b>	
<p style="text-align: center;"><b>Signature(s) of Debtor(s) (Individual/Joint)</b></p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct.          [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.          I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p><b>X</b> <u>/s/ Janice Ellen Marc</u>          Signature of Debtor <b>Janice Ellen Marc</b></p> <p><b>X</b> _____          Signature of Joint Debtor</p> <p>_____          Telephone Number (If not represented by attorney)</p> <p><u><b>October 16, 2005</b></u>          Date</p>	<p style="text-align: center;"><b>Exhibit A</b></p> <p>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p> <hr/> <p style="text-align: center;"><b>Exhibit B</b></p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.</p> <p><b>X</b> _____          Signature of Attorney for Debtor(s)      Date</p> <hr/> <p style="text-align: center;"><b>Exhibit C</b></p> <p>Does the debtor own or have possession of any property that poses a threat of imminent and identifiable harm to public health or safety?</p> <p><input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition.  <input checked="" type="checkbox"/> No</p>
<p style="text-align: center;"><b>Signature of Attorney</b></p> <p><b>X</b> <u>/s/ Henry B. Niles, III</u>          Signature of Attorney for Debtor(s)  <b>Henry B. Niles, III 87974</b>          Printed Name of Attorney for Debtor(s)  <b>Henry B. Niles III</b>          Firm Name  <b>340 Soquel Ave.</b>  <b>Suite 105</b>  <b>Santa Cruz, CA 95062</b>          Address  <b>831-457-4545 Fax: 831-457-4555</b>          Telephone Number  <b>October 16, 2005</b>          Date</p>	<p style="text-align: center;"><b>Signature of Non-Attorney Petition Preparer</b></p> <p>I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.</p> <p>_____          Printed Name of Bankruptcy Petition Preparer</p> <p>_____          Social Security Number (Required by 11 U.S.C. § 110(c).)</p> <p>_____          Address</p> <p>Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:</p> <p>_____          If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p> <p><b>X</b> _____          Signature of Bankruptcy Petition Preparer</p> <p>_____          Date</p> <p>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.</p>
<p style="text-align: center;"><b>Signature of Debtor (Corporation/Partnership)</b></p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.          The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p><b>X</b> _____          Signature of Authorized Individual</p> <p>_____          Printed Name of Authorized Individual</p> <p>_____          Title of Authorized Individual</p> <p>_____          Date</p>	

## Form 4. LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

**United States Bankruptcy Court**  
**Northern District of California**

In re Janice Ellen Marc

Debtor(s)

Case No.

Chapter 11**LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS**

Following is the list of the debtor's creditors holding the 20 largest unsecured claims. The list is prepared in accordance with Fed. R. Bankr. P. 1007(d) for filing in this chapter 11 [or chapter 9] case. The list does not include (1) persons who come within the definition of "insider" set forth in 11 U.S.C. § 101, or (2) secured creditors unless the value of the collateral is such that the unsecured deficiency places the creditor among the holders of the 20 largest unsecured claims.

Name of creditor and complete mailing address, including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, or disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
Bank of America PO Box 60069 City Of Industry, CA 91716-0069	Bank of America PO Box 60069 City Of Industry, CA 91716-0069	Revolving Credit Account		7,134.65
Capital One PO Box 30285 Salt Lake City, UT 84130-0285	Capital One PO Box 30285 Salt Lake City, UT 84130-0285	Revolving Credit Account		9,339.61
Devco Oil, Inc. 139 Encinal Street PO Box 473 Santa Cruz, CA 95060	Devco Oil, Inc. 139 Encinal Street PO Box 473 Santa Cruz, CA 95060	Trade payable		4,665.26
Domestic Cheese Company 450 Toland Street San Francisco, CA 94124	Domestic Cheese Company 450 Toland Street San Francisco, CA 94124	Trade payable		50,767.09
Humboldt Creamery 572 Highway 1 Fortuna, CA 95540	Humboldt Creamery 572 Highway 1 Fortuna, CA 95540	Trade payable		9,434.63
Joseph Gallo Farms #73148 PO Box 60000 San Francisco, CA 94161-3148	Joseph Gallo Farms #73148 PO Box 60000 San Francisco, CA 94161-3148	Trade payable		7,721.78
Kraft Pizza Company 23048 Network Place Chicago, IL 60673	Kraft Pizza Company 23048 Network Place Chicago, IL 60673	Trade payable		3,246.76
MBNA America PO Box 15469 Wilmington, DE 19886-5469	MBNA America PO Box 15469 Wilmington, DE 19886-5469	Revolving Credit Account		7,482.81
MBNA America PO Box 15289 Wilmington, DE 19886	MBNA America PO Box 15289 Wilmington, DE 19886	Revolving Credit Account		39,472.82
Nub Circus PO Box 14932 San Francisco, CA 94114	Nub Circus PO Box 14932 San Francisco, CA 94114	Trade payable		6,868.20
Nulaid Foods, Inc. File 74152 PO Box 60000 San Francisco, CA 94160	Nulaid Foods, Inc. File 74152 PO Box 60000 San Francisco, CA 94160	Trade payable		5,161.26
Pacific Cheese PO Box 45033 San Francisco, CA 94145-0033	Pacific Cheese PO Box 45033 San Francisco, CA 94145-0033	Trade payable		7,198.96

**LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS**

(Continuation Sheet)

Name of creditor and complete mailing address, including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, or disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
Samba, Inc. 927 Calle Negocio, Suite J San Clemente, CA 92673	Samba, Inc. 927 Calle Negocio, Suite J San Clemente, CA 92673	Trade payable		4,000.00
Schreiber Foods, Inc. 425 Pine Street Green Bay, WI 54307-9010	Schreiber Foods, Inc. 425 Pine Street Green Bay, WI 54307-9010	Trade payable		6,525.00
Sears Gold Master Card PO Box 6564 The Lakes, NV 88901-6564	Sears Gold Master Card PO Box 6564 The Lakes, NV 88901-6564	Revolving Credit Account		7,374.04
Sorrento Lactalis, Inc. 2376 South Park Avenue Buffalo, NY 14220	Sorrento Lactalis, Inc. 2376 South Park Avenue Buffalo, NY 14220	Trade payable		4,944.51
The Zenith Zenith Insurance Company 21255 Califa Street Woodland Hills, CA 91367-5021	The Zenith Zenith Insurance Company 21255 Califa Street Woodland Hills, CA 91367-5021	Worker's Compensation Policy		6,464.00
Tip Top Foods 2200 Cardigan Avenue Columbus, OH	Tip Top Foods 2200 Cardigan Avenue Columbus, OH	Trade payable		8,427.12
Wells Fargo PO Box 54349 Los Angeles, CA 90054-0349	Wells Fargo PO Box 54349 Los Angeles, CA 90054-0349	Business Line of Credit		93,436.00
West Farm Foods PO Box 2638 Portland, OR 97208-2638	West Farm Foods PO Box 2638 Portland, OR 97208-2638	Trade payable		58,478.74

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing List of Creditors Holding 20 Largest Unsecured Claims and that it is true and correct to the best of my information and belief.

Date **October 16, 2005**Signature **/s/ Janice Ellen Marc****Janice Ellen Marc**

Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.

**United States Bankruptcy Court  
Northern District of California**

In re **Janice Ellen Marc**

Debtor(s)

Case No.  
Chapter

**11**

**VERIFICATION OF CREDITOR MATRIX**

The above-named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date: **October 16, 2005**

**/s/ Janice Ellen Marc**

**Janice Ellen Marc**

Signature of Debtor

Date: **October 16, 2005**

**/s/ Henry B. Niles, III**

Signature of Attorney

**Henry B. Niles, III**

**Henry B. Niles III**

**340 Soquel Ave.**

**Suite 105**

**Santa Cruz, CA 95062**

**831-457-4545 Fax: 831-457-4555**

Abstract Information Service  
PO Box 507  
Pacific Grove, CA 93950

American Express  
PO Box 360002  
Ft. Lauderdale, FL 33336-0002

American Packaging Co.  
1515 Alvarado Street  
San Leandro, CA 94577-2640

Aramark Uniform Service  
PO Box 28383  
San Jose, CA 95159-8383

AT&T  
PO Box 78522  
Phoenix, AZ 85062-8522

Bank of America  
PO Box 60069  
City Of Industry, CA 91716-0069

Belfiore Cheese Company  
2031-A Second Street  
Berkeley, CA 94710

Bobby's Pit Stop, Inc.  
1655 Commercial Way  
Santa Cruz, CA 95065-1703

Capital One  
PO Box 30285  
Salt Lake City, UT 84130-0285

Challenge Dairy Products, Inc.  
File 81901  
PO Box 60000  
San Francisco, CA 94160

Ciao Bella Gelato Company West, LLC  
2211 Quesada Avenue  
San Francisco, CA 94124

Columbus Distributing, Inc.  
PO Box 49165  
San Jose, CA 95161

Devco Oil, Inc.  
139 Encinal Street  
PO Box 473  
Santa Cruz, CA 95060

Dixon & Son Tire  
125 Walker Street  
Watsonville, CA 95076

Domestic Cheese Company  
450 Toland Street  
San Francisco, CA 94124

Double Rainbow  
275 South Van Ness Avenue  
San Francisco, CA 94103

Dreyer's Grand Ice Cream  
3852 Collections Center Drive  
Chicago, IL 60693

EcoLab Pest Elimination  
PO Box 6007  
Grand Forks, ND 58206-6007

Fleet One  
5042 Linbar Drive, Suite 100  
Nashville, TN 37211

Hasler, Inc.  
PO Box 895  
Shelton, CT 06484-0895

Humboldt Creamery  
572 Highway 1  
Fortuna, CA 95540

It's-It Ice Cream Company  
865 Burlway Road  
Burlingame, CA 94010

Joseph Gallo Farms  
#73148  
PO Box 60000  
San Francisco, CA 94161-3148

Kraft Pizza Company  
23048 Network Place  
Chicago, IL 60673



Marquez Brothers Interantional, Inc.  
5801 Rue Ferrari  
San Jose, CA 95138

MBNA America  
PO Box 15289  
Wilmington, DE 19886

MBNA America  
PO Box 15469  
Wilmington, DE 19886-5469

Nub Circus  
PO Box 14932  
San Francisco, CA 94114

Nulaid Foods, Inc.  
File 74152  
PO Box 60000  
San Francisco, CA 94160

Olivera Egg Ranch, LLC  
PO Box 32126  
San Jose, CA 95152

Pacific Cheese  
PO Box 45033  
San Francisco, CA 94145-0033

Producers Dairy Foods, Inc.  
P.O. Box 123`  
Fresno, CA 93715-1231

Raymond Handling Concepts Corporation  
41400 Boyce Rd.  
Fremont, CA 94538-3152

Rogers Refrigeration, Inc  
3040 A Prather Lane  
Santa Cruz, CA 95062

Samba, Inc.  
927 Calle Negocio, Suite J  
San Clemente, CA 92673

SBC  
Payment Center  
Sacramento, CA 95887-0001

SBC Smart Pages.com  
PO Box 650098  
Dallas, TX 75265-0098

SBC Smart Yellow Pages  
PO Box 989046  
West Sacramento, CA 95798-9046

Schreiber Foods, INc.  
425 Pine Street  
Green Bay, WI 54307-9010

Sears Gold Master Card  
PO Box 6564  
The Lakes, NV 88901-6564

Sorrento Lactalis, Inc.  
2376 South Park Avenue  
Buffalo, NY 14220

Sturdy Oil Company  
PO Box 90  
Salinas, CA 93902-0090

Talamo Foods  
6650 Silacci Way  
PO Box 396  
Gilroy, CA 95021-0396

The Latest Scoop  
1017 Ashby Avenue  
Berkeley, CA 94710

The Zenith  
Zenith Insurance Company  
21255 Califa Street  
Woodland Hills, CA 91367-5021

Thermo King of Salinas, Inc.  
1144 Terven Avenue  
Salinas, CA 93901

Tip Top Foods  
2200 Cardigan Avenue  
Columbus, OH

UPS  
PO Box 650580  
Dallas, TX 75265-0580

US Food Service, Inc.  
Department 01676  
Box 39000  
San Francisco, CA 94139-1676

USA Gasoline  
2680 Soquel Avenue  
Santa Cruz, CA 95060

Verizon Wireless  
PO Box 9622  
Mission Hills, CA 91346-9622

Verizon Wireless Messaging Services  
PO Box 15110  
Albany, NY 12212-5110

Vitasoy USA, Inc.  
One New England Way  
Ayer, MA 01432

Wells Fargo  
PO Box 54349  
Los Angeles, CA 90054-0349

Wells Fargo Business  
PO Box 348750  
Sacramento, CA 95834

West Farm Foods  
PO Box 2638  
Portland, OR 97208-2638

Wiscon Corporation  
777 Bank Lane  
Lake Forest, IL 60045

Wonder Ice Cream Company  
1065 Martin Avenue  
Santa Clara, CA 95050

Zurich North America  
8712 Innovation Way  
Chicago, IL 60682-0087